

UK Consumer Spending

Analysis & Future Outlook Q2 2025

July 2025



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The world around us



The backdrop to Consumer & Retail is evolving rapidly



Macroeconomic and geopolitical environment

No consumer-led business is immune to economic and geopolitical turbulence. Global inflation drives input costs and interest rates affect investment. Tariffs are now adding to costs and uncertainty, whilst conflicts continue in the Middle East and Ukraine.



Consumer behaviour

Consumer behaviour continues to evolve, reflecting both longer term trends such as health and digital, and more medium-term variations on the interplay between price, quality and convenience. Social media, smart phones and wearable tech are influencing consumer engagement and purchasing behaviour, as well as modern payment methods such as contactless and BNPL.



Disruptive technologies

Technology is transforming all businesses, from customer engagement to predictive supply chains through to reporting and back-office processes. Robust and reliable data can be a competitive advantage if it is leveraged to make better decisions and used to support the customer through personalisation and seamless experiences. But with technology comes new risks of cyber threats and outages.



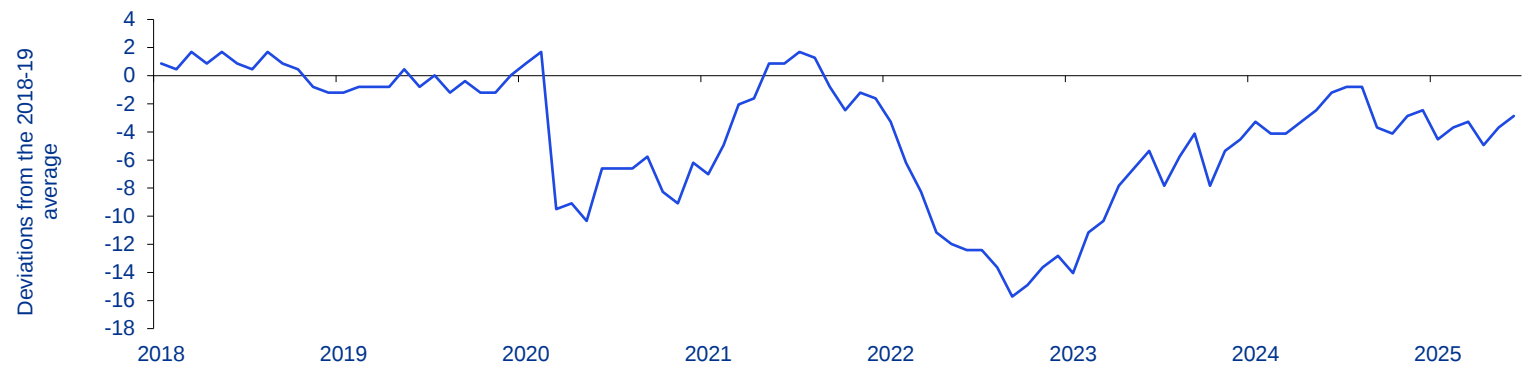
Do Good Be Good

Sustainability and broader ESG is a must do. Regulatory and reporting requirements have increased. Societal expectations mean getting it wrong can damage brand reputation. Some investors are focused, but not all; likewise consumers. But most critically, it is necessary to enable a resilient business model.

Consumer sentiment has waned in 2025, though people feel confident about their own personal finances

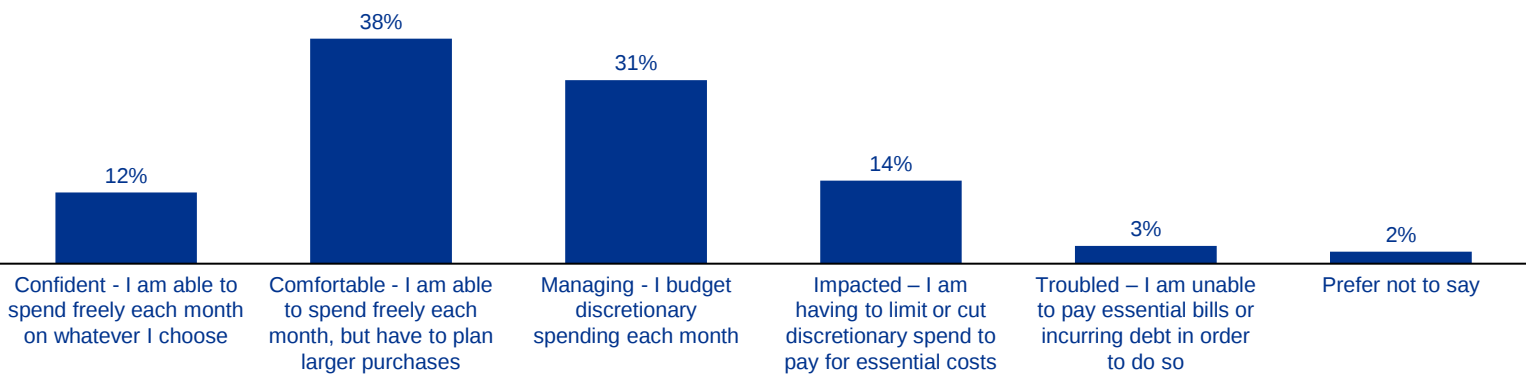
UK consumer sentiment has fallen in 2025 after a period of recovery⁽¹⁾

GfK consumer confidence index, 2018 - 2025



Consumers are feeling more confident about their finances⁽²⁾

“Which, if any, of the following best describes your current financial situation?”



Source: (1) UK GfK Consumer Index, KPMG analysis ; (2) KPMG June Consumer Pulse Survey (n = 3000)

Consumer confidence remains below pre-pandemic levels, with Q2 2025 showing limited signs of recovery.

However, there's a clear disconnect between personal finances and the broader economy. Just over half of consumers feel confident or comfortable, able to spend freely or manage through budgeting⁽²⁾.

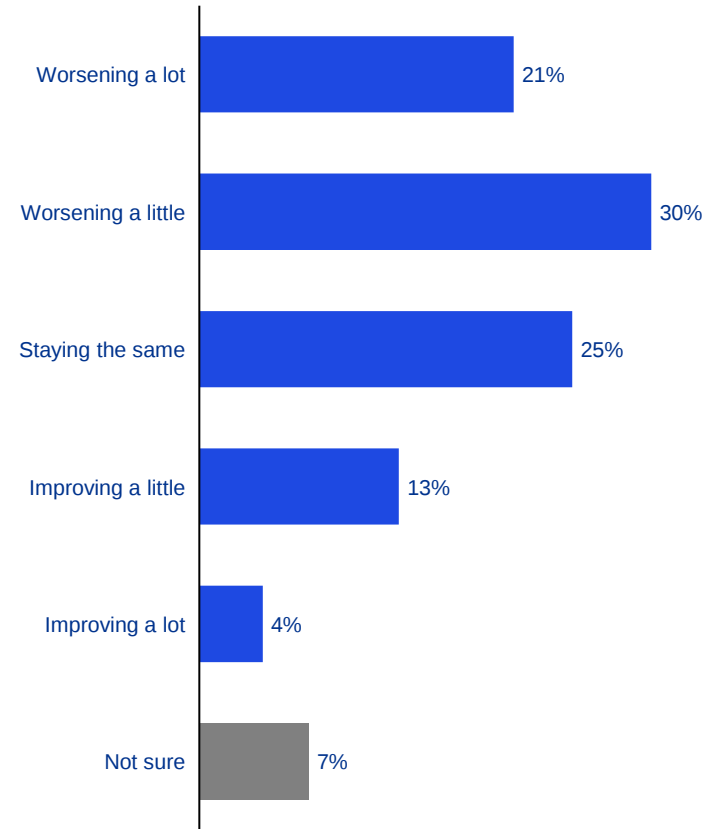
81% of consumers say they don't have to cut discretionary spending to cover essentials

Meanwhile, 31% say they are managing, navigating a financial middle ground, not fully secure, but not in crisis. And while pressures persist, only 3% report needing debt to cover essentials, suggesting serious hardship is limited. Despite this, rising energy bills, housing costs, and other the cost of other essentials continue to weigh on many.

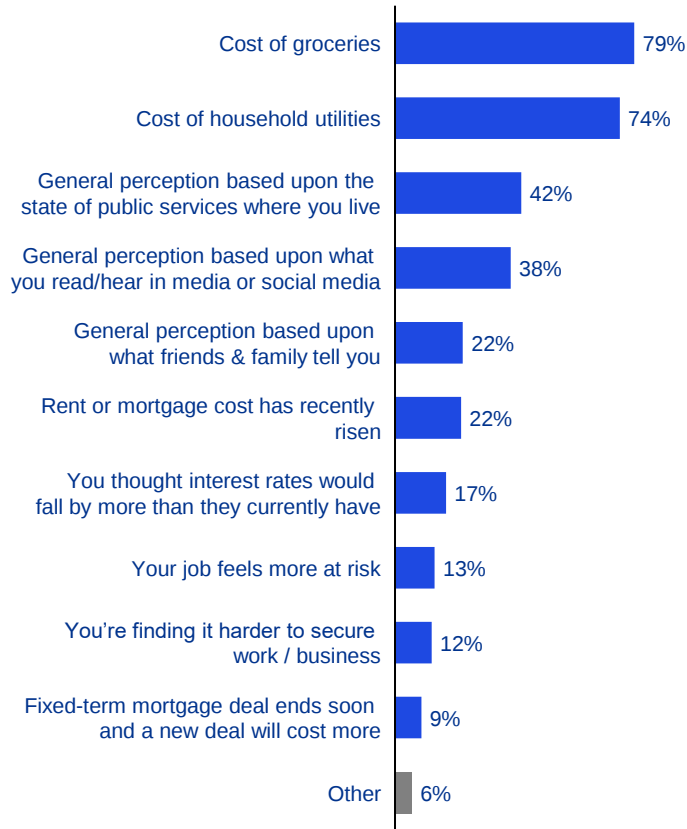
The 17% who are impacted or troubled likely face reduced disposable income or debt concerns, reflecting a polarised financial picture, where economic strain continues to shape behaviour.

Consumers' concerns about the UK economy are driven by increases in the costs of essentials

Consumers are cautious on the UK economy⁽¹⁾
“Is the health of the UK economy improving or worsening?”



Consumers are wary of rising cost of essentials⁽¹⁾
“What is making you feel that the UK economy is worsening?”



A sense of economic unease remains strong, with **over half of consumers believing the UK economy is worsening**, and only **17% expecting improvement**. Most feel the situation is either deteriorating or stagnant, pointing to a persistent lack of optimism.

Driving this outlook is the **rising cost of essentials**, particularly **groceries (79%)** and **household utilities (74%)**, which are hard to reduce or avoid. These everyday pressures are likely squeezing household budgets and leaving less room for discretionary or big-ticket spending.

Only 17% of consumers think the UK economy is improving, whilst over half believe it is worsening

Interestingly, these cost pressures are seen as **more tangible indicators of economic strain** than public narratives in the media or on social platforms. Consumers are reacting to what they feel directly in their wallets; not just what they read.

As **caution remains** consumers **prioritise value** - though their perception of value differs depending on their mission.

Source: (1) KPMG June Consumer Pulse Survey (n = 3,000); KPMG analysis

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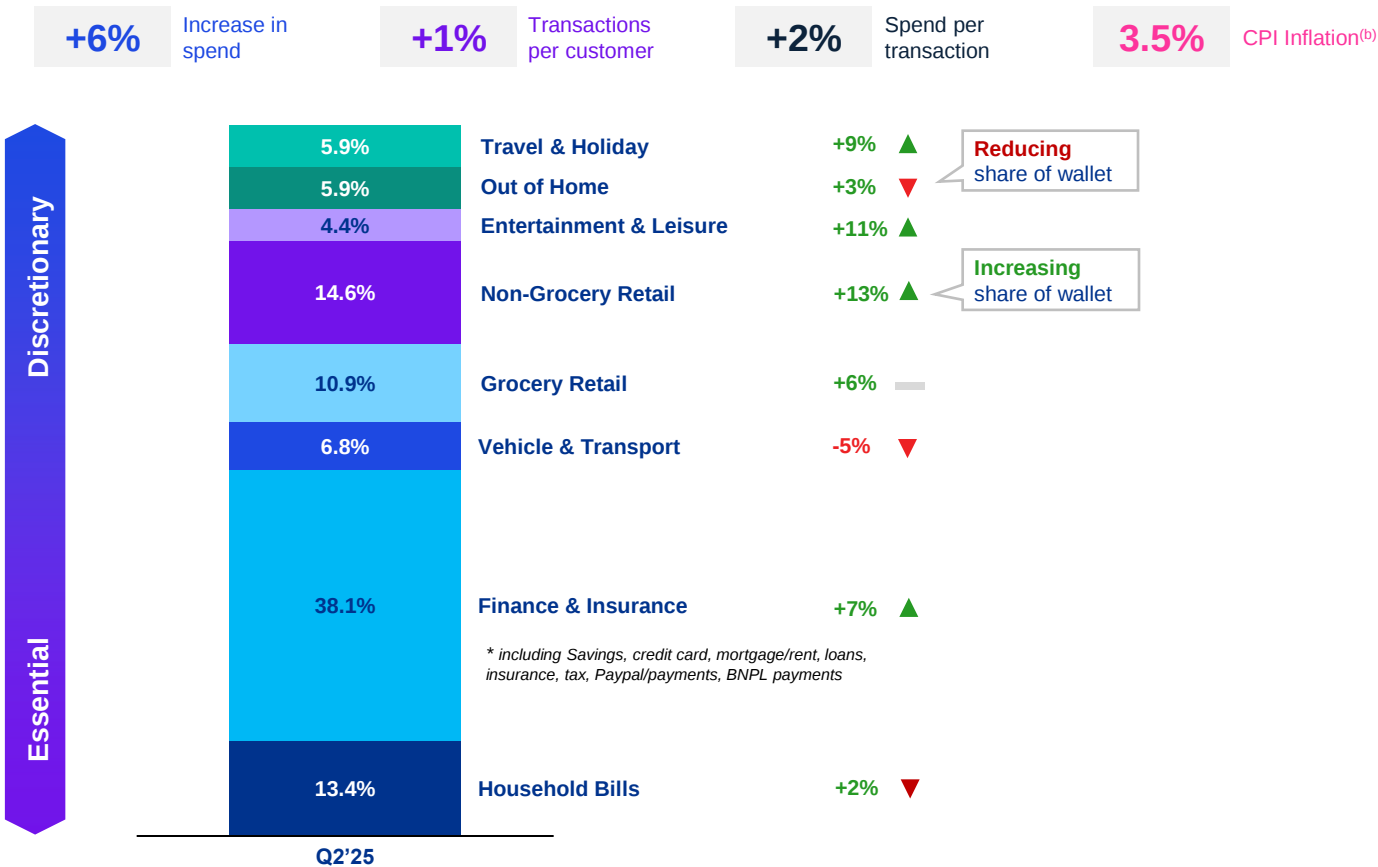
Q2'25 trading overview



Q2 performance: Moderate growth overall with strong performance for many discretionary categories

Change in consumer spend across primary categories

Proportion of spend on Primary Categories, Q2'25 vs Q2'24 and breakdown of growth drivers Q2'25 vs Q2'24^{(1)(a)}



Note: (1) Quarterly basis: refers to values from the months of April, May, June
Source: (a) KPMG analysis, Customer card transaction data (n = 134,458); (b) Office for National Statistics; (c) KPMG June Consumer Pulse Survey (n = 3000)

Consumer spend grew by **6%** in Q2'25 compared to Q2'24, outpacing inflation (3%) as both **transactions per customer (+1%)** and **spend per transaction (+2%)** increased.

Growth was led by **discretionary categories**, with **Non-Grocery Retail (+13%)**, **Entertainment & Leisure (+11%)**, and **Travel & Holiday (+9%)** performing well and increasing their share of wallet, reflecting ongoing demand for lifestyle and experience-based spending.

6% year-on-year growth in Q2'25 versus Q2'24 as consumer spending activity increased

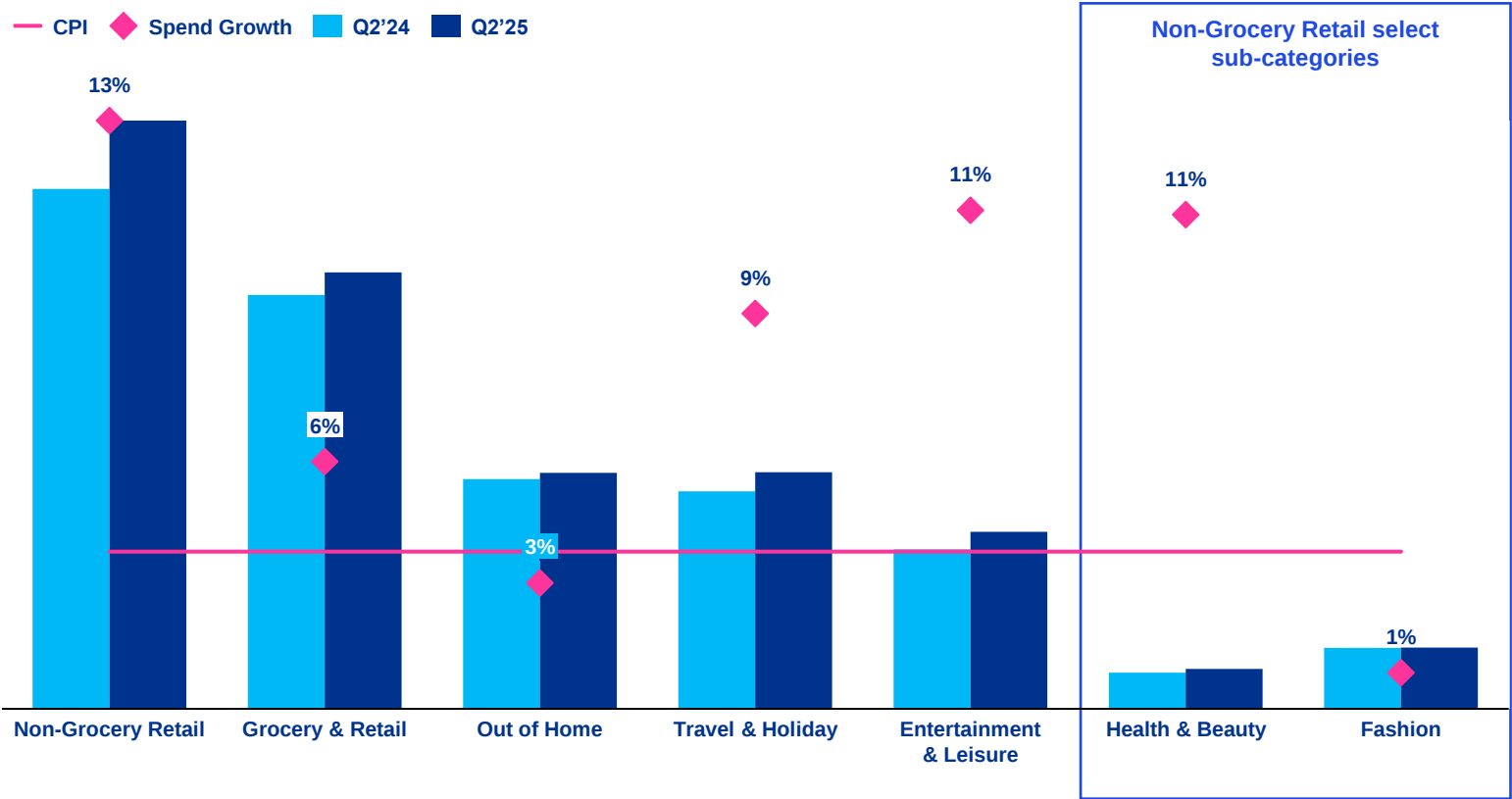
In contrast, **Vehicle & Transport (-5%)** and **Household Bills (+2%)** declined or grew slowly, losing share of wallet — suggesting consumer focus has shifted away from essential costs.

Grocery Retail (+6%) grew modestly, but did not gain wallet share, whilst **Out of Home's share of wallet shrank**, despite other experience-led categories performing well.

Overall, consumers continue to prioritise discretionary spending, while managing essentials more carefully.

Q2 performance: Consumers continued to treat themselves on Travel and Entertainment

Growth in consumer spending varied significantly by category⁽¹⁾
Absolute value and growth rate of Q2'24 vs Q2'25^{(2)(a)}, selected categories and sub-categories shown



UK consumers maintained their focus on holidays in Q2'25, with **Travel & Holiday** and **Entertainment & Leisure** growing **9–11% year-on-year**. Though growth has eased slightly for travel, businesses will be watching for signs of a broader shift or just a seasonal pause.

Fashion (+1%) saw only minimal gains, suggesting a continued shift in spend away from apparel and toward experience-driven categories.

Consumers continued to prioritise experiences, with strong growth for **Travel & Holiday** as well as **Entertainment & Leisure**

Meanwhile, **Health & Beauty** bounced back with solid growth, driven by higher customer participation and spend — reflecting renewed interest in everyday wellness and self-care.

Grocery Retail (+6%) kept pace with total spend, while **Out of Home (+3%)** only tracked inflation, pointing to stable but cautious everyday spending. **Overall, consumers remain confident but are clearly prioritising experiences**, with spend softening across some impulse and essential categories.

Note: (1) The spend values for "Health & Beauty" and "Fashion" sub sectors form part of the overall Non-Grocery Retail number; (2) Quarterly basis: refers to values from the months of April, May, June; (3) Consumer Price Inflation
Source: (a) KPMG analysis, Customer card transaction data (n = 134,458); (b) Office for National Statistics;

Four winning themes continue to stand out across categories: Scale, Clear Value Propositions, Online Platforms and Industry Disruptors

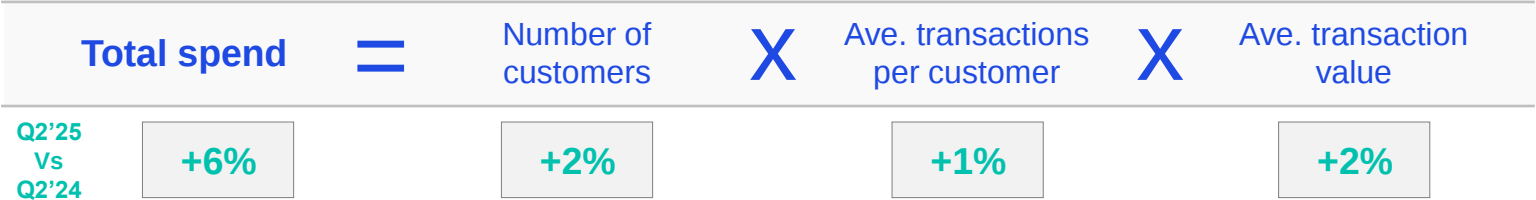
 Scaled players	 Clear value proposition	 Online platforms	 Industry disruptors																
- Scaled players continued to capture growth in categories such as Travel & Holiday, Grocery and Out of Home. - A common theme amongst the successful scaled players was the deployment of loyalty schemes, promotions and discounts to help attract price conscious consumers. - This strategy works for scaled players as they are well positioned to utilise data gained from loyalty schemes and invest in effective promotions. Smaller retailers, or those with less frequent purchasing, found this harder as friction of sign-up discourages consumers.	- Value is always important. For some categories, and some consumers across categories, that means price as the key purchase consideration. - Depending on the spending mission, consumers are, however, able and willing to pay for other definitions of Value, provided it is clear. Consumers will also pay for Quality and Convenience, provided these promises are delivered on. - All this played into the hands of those players with a clear value proposition. Companies with a business model and operating model aligned to their customer proposition on Value, Quality and Convenience were well positioned to take advantage of increasing consumer wallets.	- Online penetration continues to grow across retail and has held up growth through much of 2024 and early 2025 as some in-store purchasing declines. - This is seen across multiple categories, including Food Retail partnering with delivery providers, Travel & Holiday platforms, or in Entertainment & Leisure. - Marketplaces are proving successful business models for some, with traditional retailers launching their own platforms to both leverage and capture broader customer data. - Key to platform success is the supply chain and the delivery of the promise to the customer, in line with the brand.	- Disruptors often show rapid growth. Some of these have found new business models that capture the consumer, such as social commerce leveraging consumer data to personalise ads and then offer a seamless shopping experience. - Others are capturing smaller markets of consumers, with greater spending power, looking for brands that resonate with their personal values – whether that is ethical beauty products or pre-owned items. - But with the rise and fall of some disruptors, such as meal kits who had a challenging 2024 but have rebounded in 2025, the question for these fast-growth players is whether the novelty will wear off for the consumers or not.																
Example winners:	Example winners:	Example winners:	Example winners:																
<table><tr><td>Tesco</td><td>Boots</td></tr><tr><td>Amazon</td><td>Apple</td></tr></table>	Tesco	Boots	Amazon	Apple	<table><tr><td>Greggs</td><td>Temu</td></tr><tr><td>UNIQLO</td><td>Aldi</td></tr></table>	Greggs	Temu	UNIQLO	Aldi	<table><tr><td>Vinted</td><td>Airbnb</td></tr><tr><td>Food Hub</td><td>Uber Eats</td></tr></table>	Vinted	Airbnb	Food Hub	Uber Eats	<table><tr><td>Numan</td><td>TikTok</td></tr><tr><td>Frive</td><td>Juniper</td></tr></table>	Numan	TikTok	Frive	Juniper
Tesco	Boots																		
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Greggs	Temu																		
UNIQLO	Aldi																		
Vinted	Airbnb																		
Food Hub	Uber Eats																		
Numan	TikTok																		
Frive	Juniper																		

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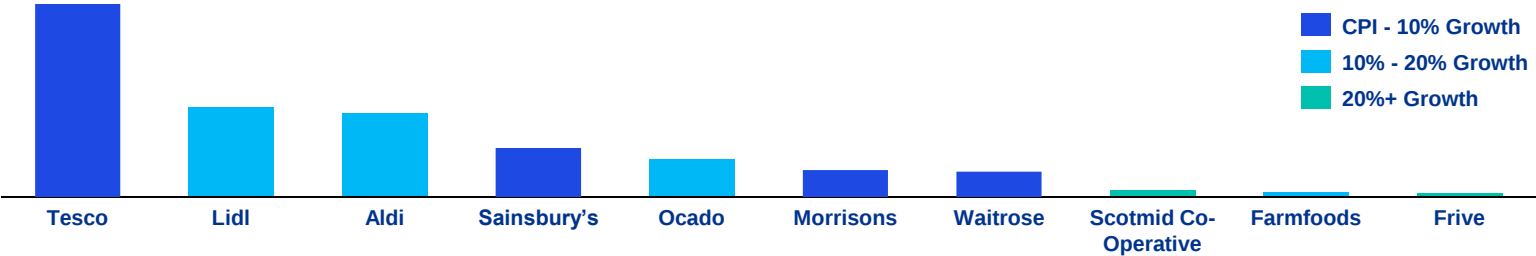
Category deep dives for Q2'25 spending



Grocery Retail: The limited growth was captured by scaled players and discounters



Category top winning players⁽³⁾
Absolute increase and growth rate of sales, Q2'24 vs Q2'25^{(2)(a)} (scale not comparable between charts)



Category top lagging players⁽³⁾
Absolute decrease of sales, Q2'24 vs Q2'25^{(2)(a)} (scale not comparable between charts)



Note: (1) Total spend = Customer Participation x Average transactions per customer x Average transaction value; (2) Quarterly basis: refers to values from the months of April, May, June; (3) Top winning and lagging players defined by highest increase/decrease in absolute spend in the category/channel
Source: (a) KPMG analysis, Customer card transaction data (n = 134,458)

Grocery Retail saw modest growth in Q2'25, rising 6% year-on-year, ahead of inflation. Growth was evenly driven by increases in **customer numbers (+2%)**, **transaction frequency (+1%)**, and **transaction value (+2%)**, reflecting a steady but unspectacular quarter for the category.

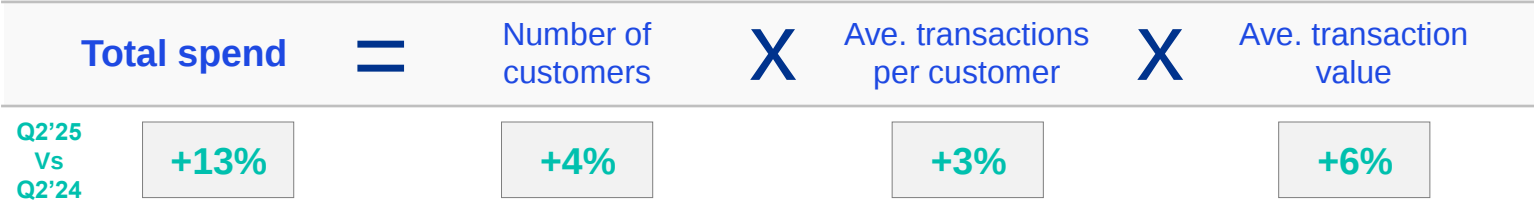
Tesco continued to lead the sector with strong growth, while discounters **Aldi** and **Lidl** also performed well, maintaining momentum through their value-focused propositions.

The discounters, Aldi & Lidl, had a strong quarter with double-digit growth, outperforming the major supermarkets

Other major players such as **Sainsbury's**, **Morrisons**, **Ocado**, and **Waitrose** also saw growth, though generally at lower levels.

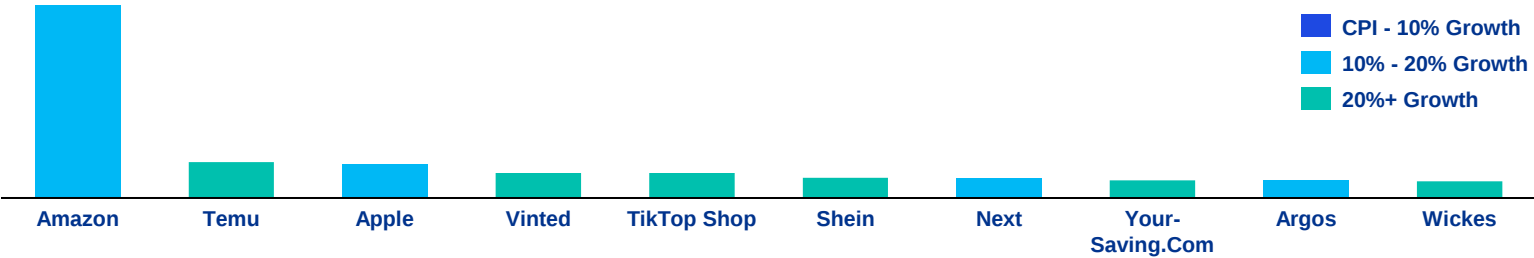
On the other end, **ASDA**, **McColl's**, and **Central England Co-op** were among the lagging players, continuing to face declines. Convenience and symbol store formats remain under pressure, as spend in these channels is hit by **declining tobacco volumes** and increasingly **price-sensitive consumers**.

Non-Grocery Retail: Scaled players and digitally-focused players had a strong quarter



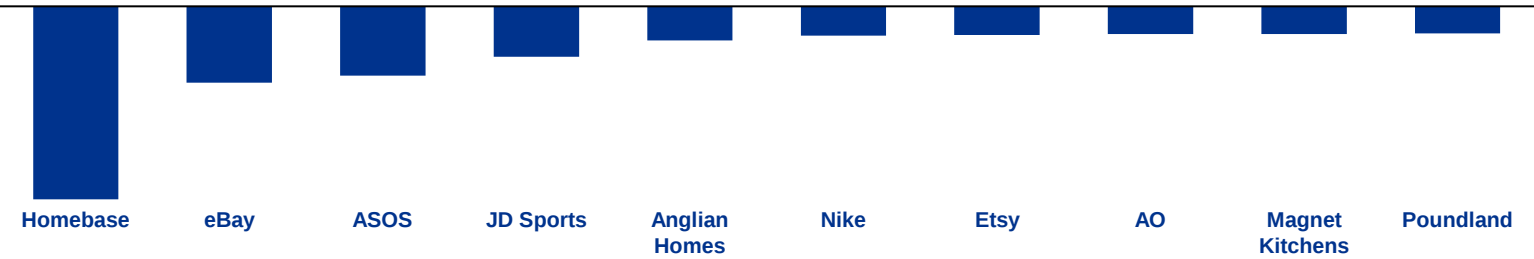
Category top winning players⁽³⁾

Absolute increase and growth rate of sales, Q2'24 vs Q2'25^{(2)(a)} (scale not comparable between charts)



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Source: (a) KPMG analysis, Customer card transaction data (n = 134,458)

Q2'25 proved to be a strong quarter for **Non-Grocery Retail**, with total spend rising **13% year-on-year**, outpacing inflation and driven by growth in **customer numbers (+4%)**, **transaction frequency (+3%)**, and **transaction value (+6%)**.

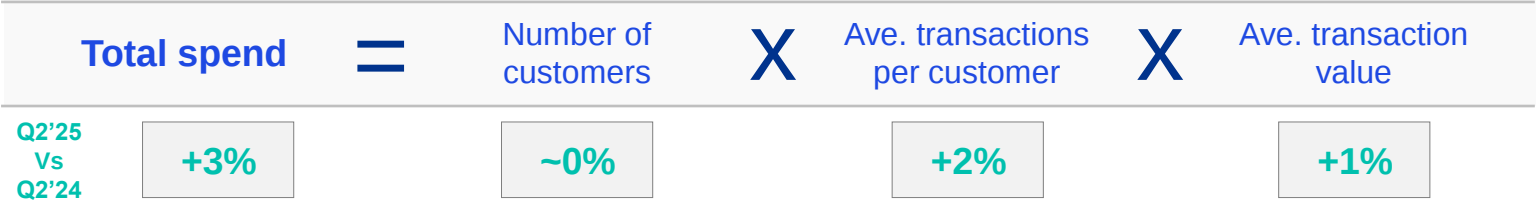
Amazon led the category with standout growth, while digital disruptors like **Temu**, **Vinted**, **TikTok Shop**, and **Shein** all saw double-digit percentage gains, reflecting continued consumer appetite for value, convenience, and digitally native experiences.

Universal retailers and Marketplaces had strong quarters, proving to be popular channels with consumers

Next and **Argos** performed well this quarter, showing resilience among established players. Meanwhile, **Homebase**, **eBay**, and **ASOS** remained under pressure, reflecting ongoing challenges in home improvement and fashion.

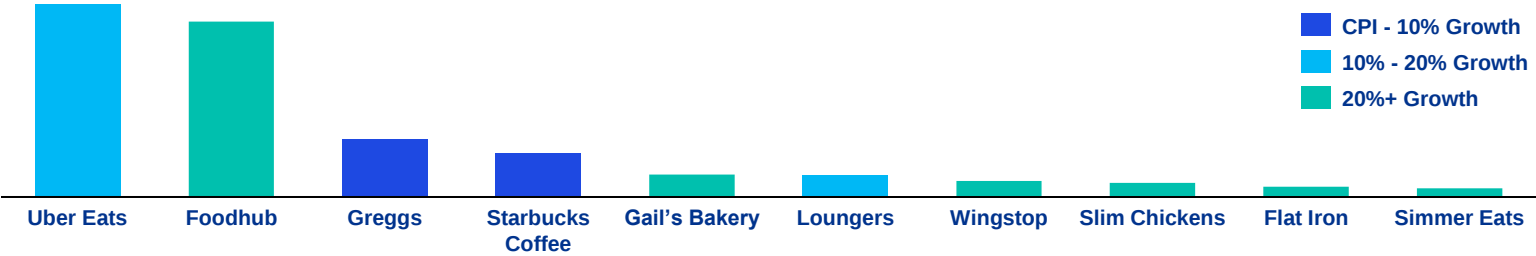
Despite challenges for some, **scaled and digital-first retailers** continued to capture share, reinforcing strong momentum across the category.

Out of Home: Digital natives continue to succeed in a somewhat challenging market



Category top winning players⁽³⁾

Absolute increase and growth rate of sales, Q2'24 vs Q2'25^{(2)(a)} (scale not comparable between charts)



Category top lagging players⁽³⁾

Absolute decrease of sales, Q2'24 vs Q2'25^{(2)(a)} (scale not comparable between charts)



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Source: (a) KPMG analysis, Customer card transaction data (n = 134,458)

Q2'25 was a modest quarter for Out of Home, with spend up 3% year-on-year, driven by increases in transaction frequency (+2%) and average transaction value (+1%), while customer numbers held flat.

Growth in the category continued to lag behind other experience-led sectors like Travel & Holiday and Entertainment & Leisure.

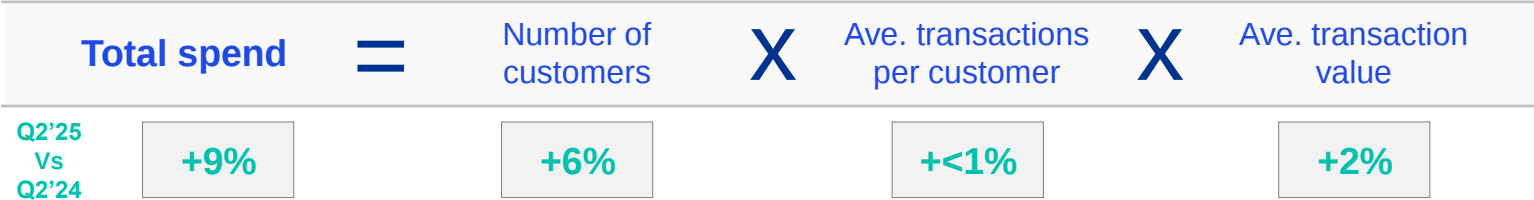
Coffee & Bakery players showed moderate growth, whilst many mid-tier offerings are seemingly losing out to newer players

Uber Eats and Foodhub led the category with double-digit growth, while others like Just Eat and Takeaway.com declined.

Brands like Greggs and Starbucks performed steadily, with additional growth from store expansion among players like Gail's and Wingstop.

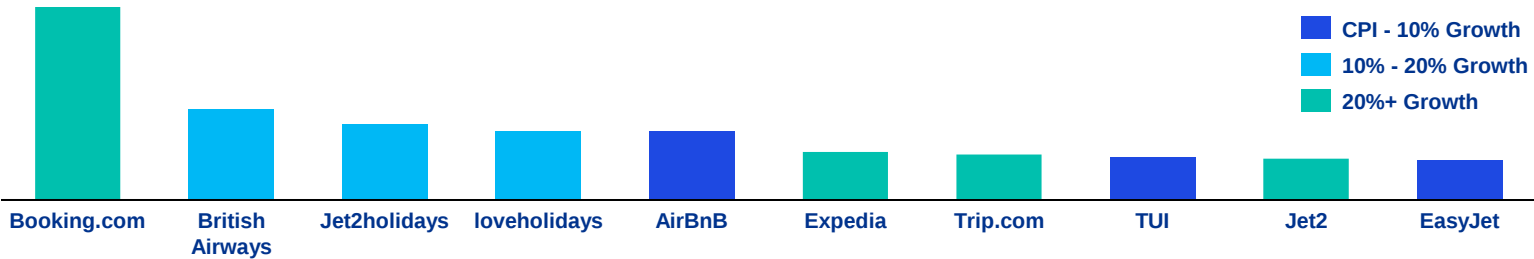
Meanwhile, casual dining and fast food chains such as McDonald's, Subway, and Pizza Hut underperformed, as consumers leaned further into convenience and digital-first options.

Travel & Holiday: Digital natives and scaled players fuel another strong quarter



Category top winning players⁽³⁾

Absolute increase and growth rate of sales, Q2'24 vs Q2'25^{(2)(a)} (scale not comparable between charts)



Category top lagging players⁽³⁾

Absolute decrease of sales, Q2'24 vs Q2'25^{(2)(a)} (scale not comparable between charts)



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Source: (a) KPMG analysis, Customer card transaction data (n = 134,458)

Travel & Holiday remained strong in Q2'25, with total spend up 9% year-on-year, driven by a 6% rise in customers and 2% growth in transaction value, while transaction frequency held flat.

These results reflect consumers' ongoing prioritisation of travel, though the pace of growth has softened slightly compared to earlier quarters, suggesting a possible stabilisation following strong post-pandemic demand.

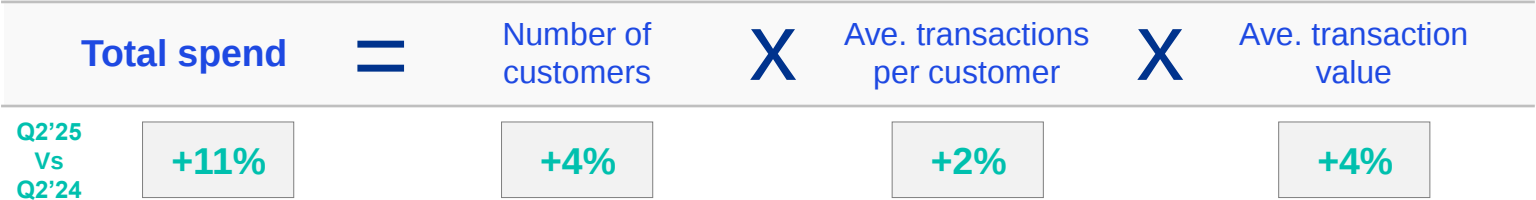
Travel aggregators and Budget Airlines soared in Q2, while Hotels and Cruises struggled comparatively

Booking.com led the category, alongside aggregators like loveholidays, and Expedia. Budget airlines such as Jet2 and easyJet also performed well.

In contrast, Celebrity Cruises, British Airways, and Qatar Airways lagged, as consumers continued to favour value players and aggregator platforms over direct bookings.

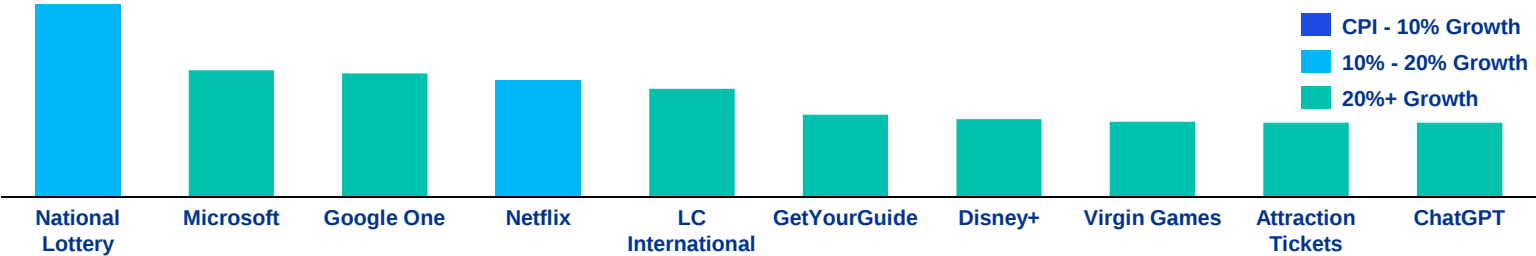
While growth is slowing slightly, travel remains a key area of experience-led spending.

Entertainment & Leisure: Experiences and digital services continue to fuel growth



Category top winning players⁽³⁾

Absolute increase and growth rate of sales, Q2'24 vs Q2'25^{(2)(a)} (scale not comparable between charts)



Category top lagging players⁽³⁾

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Source: (a) KPMG analysis, Customer card transaction data (n = 134,458)

Entertainment & Leisure delivered solid growth in Q2'25, with total spend up **11% year-on-year**. Growth was supported by increases in **customer participation (+4%)**, **transactions (+2%)**, and **transaction value (+4%)**, showing balanced consumer engagement across the category.

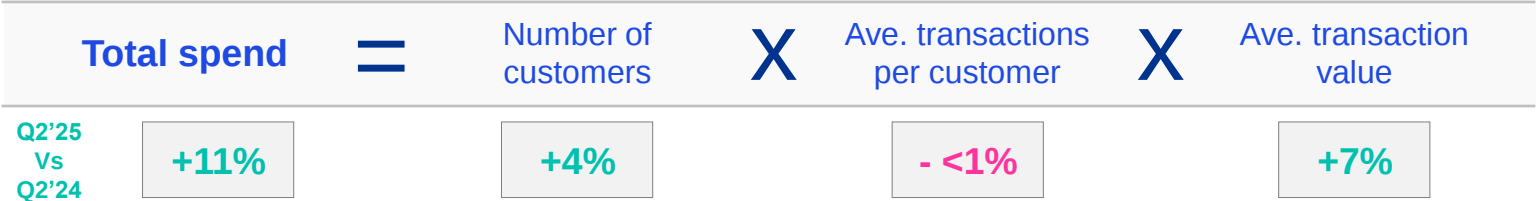
Growth was driven by **tech-native and digital-first players** like **Microsoft**, **Google One**, and **ChatGPT**, along with platforms such as **GetYourGuide** and **Netflix**; reflecting strong demand for on-demand and digitally enabled experiences.

All sub-categories, including Media Subscriptions and Fitness contributed to the category's strong growth

By contrast, the **Gambling sector** delivered mixed results, with **Sky Bet** and **Betfair** seeing declines, and several **live entertainment and experience-led players**, including **Cruise.co.uk**, **Merlin Attractions**, and **National Theatre**, underperforming, likely due to shifting consumer preferences or seasonal softening.

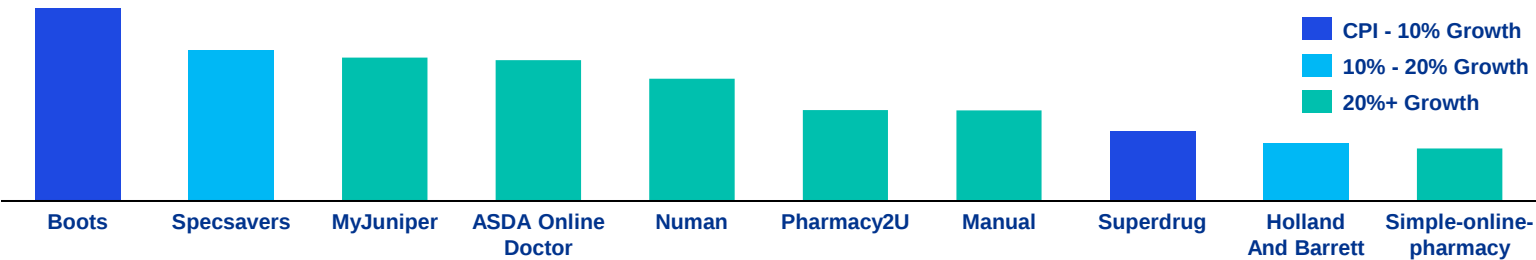
Overall, the category continues to benefit from **digitally driven demand**, though some traditional formats are seeing more muted growth.

Health & Beauty: Growth shared between category leaders and innovative newcomers



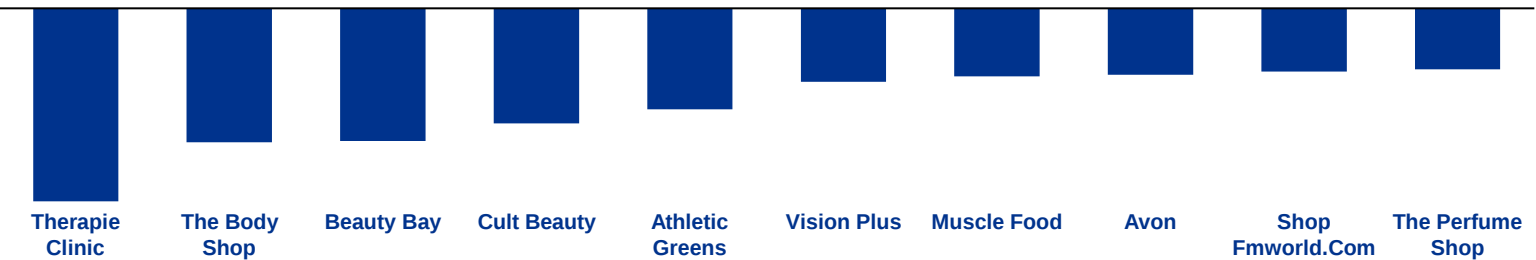
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Source: (a) KPMG analysis, Customer card transaction data (n = 134,458)

Health & Beauty had another strong quarter in Q2'25, with total spend up 11% year-on-year, driven by a 4% rise in customers and a 7% increase in transaction value, while average number of transactions per customer dipped slightly.

Growth was spread across established players like Boots and Specsavers, and a new wave of digital health platforms such as MyJuniper, Numan, and Manual, reflecting a growing shift toward direct-to-consumer healthcare models.

Digital disruptors and Mid-Tier Retailers led growth, while Premium Beauty Brands continued to lose ground

While Superdrug, ASDA Online Doctor, and Pharmacy2U also saw healthy gains, several well established beauty and wellness brands, including The Body Shop, Beauty Bay, and Cult Beauty, saw notable declines, highlighting ongoing pressure on high-end and physical retail.

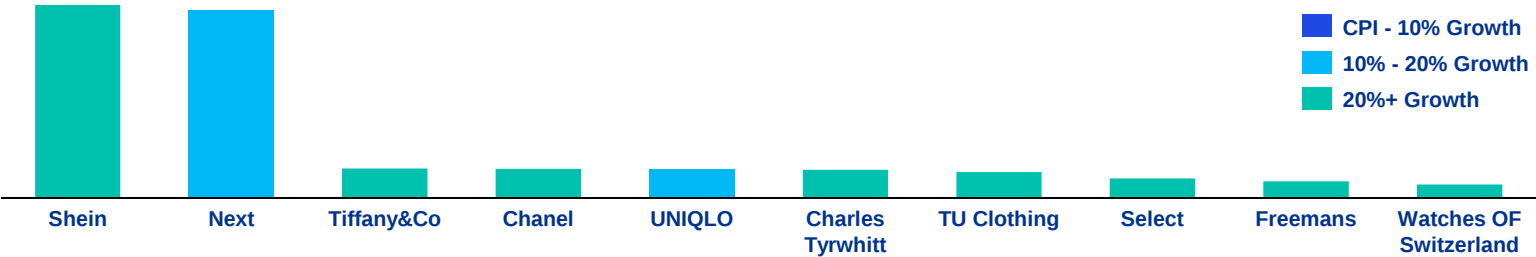
This quarter reaffirmed the strength of accessible healthcare and e-commerce beauty, while signalling continued turbulence for premium retailers.

Fashion: Sluggish growth, shared between category leaders and digital disrupters

Total spend		=	Number of customers	X	Ave. transactions per customer	X	Ave. transaction value
Q2'25 Vs Q2'24	+1%		+1%		- 1%		+1%

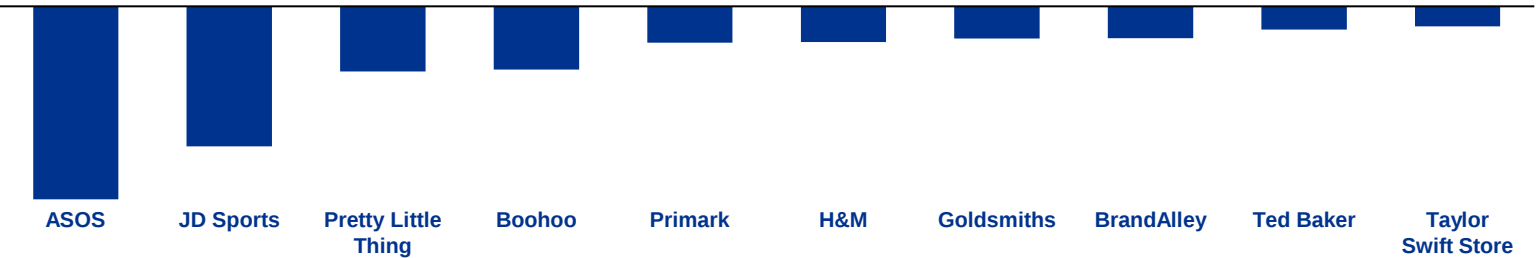
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Source: (a) KPMG analysis, Customer card transaction data (n = 134,458)

Fashion underperformed in Q2'25, with total spend rising just **1% year-on-year**, falling below the rate of inflation. Gains came from slight increases in **customer numbers (+1%)** and **transaction value (+1%)**, while **transaction frequency declined (-1%)**, pointing to more cautious, selective shopping behaviour.

Growth was driven by digital-first and fast-fashion players like **Shein** and **Next**, along with steady contributions from brands like **Tiffany & Co**, **UNIQLO**, and **Charles Tyrwhitt**.

Jewellery registered resilient growth whilst clothing and footwear brands struggled in comparison

However, the bottom of the category was crowded with major names, **ASOS**, **JD Sports**, **H&M**, **Primark**, and **Ted Baker** all saw notable declines, suggesting continued pressure across mainstream and value fashion brands.

This quarter reinforces a growing divide. **Agile, accessible brands are outperforming**, while many traditional retailers continue to face structural and consumer headwinds.

04

Outlook for remainder of 2025



We have identified ten prevailing themes in consumer behaviour we expect to continue through the rest of 2025

Choice drivers

Consumers are faced with a trade-off between Value, Quality and Convenience



Payment method

Cash => credit card => debit card => contactless => digital wallets => BNPL



Multi channel => Seamless Commerce

Physical retail experience is still important but digital is key through presence online, and apps/ social media; needs to be seamless



Engaging with brands

Brand and product engagement across old channels such as TV, online, and now streaming/social media; rise of retail media



Time expectations

Increasing demand for things to be quicker and an impatience with online experience or customer services



Interest in environment

Most consumers recycle when it's easy and think about CO2, greenwashing; *But* it's not a major purchasing driver for most



Personal data vs. personalisation

Consumers will give away personal data for offers/deals/Wi-Fi, but at other times they suddenly dislike it such as with loyalty schemes



Focus on personal health

Consumers are increasingly health conscious and are actively managing their health, engaging with new D2C and health platforms offering holistic solutions



Always on digital

Always checking our phones; Millennials spend an average of ~7 hours on screens per day; wearable tech, use GenAI for queries



Budget

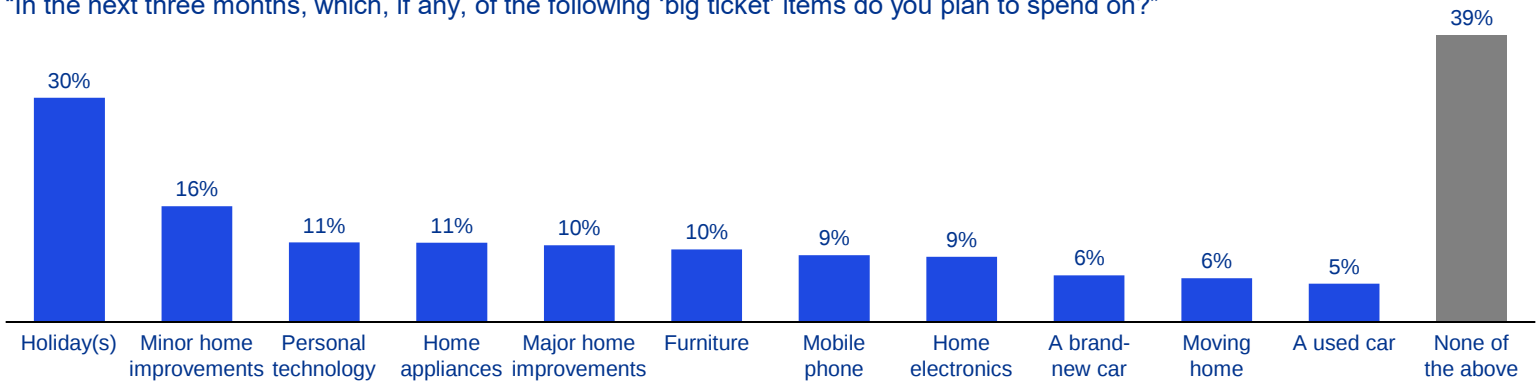
Feeling squeezed financially, worried about future shocks to personal finances, careful spending but happy to splash out on treats



Holidays look set to remain the big-ticket item of choice for consumers for the next few months

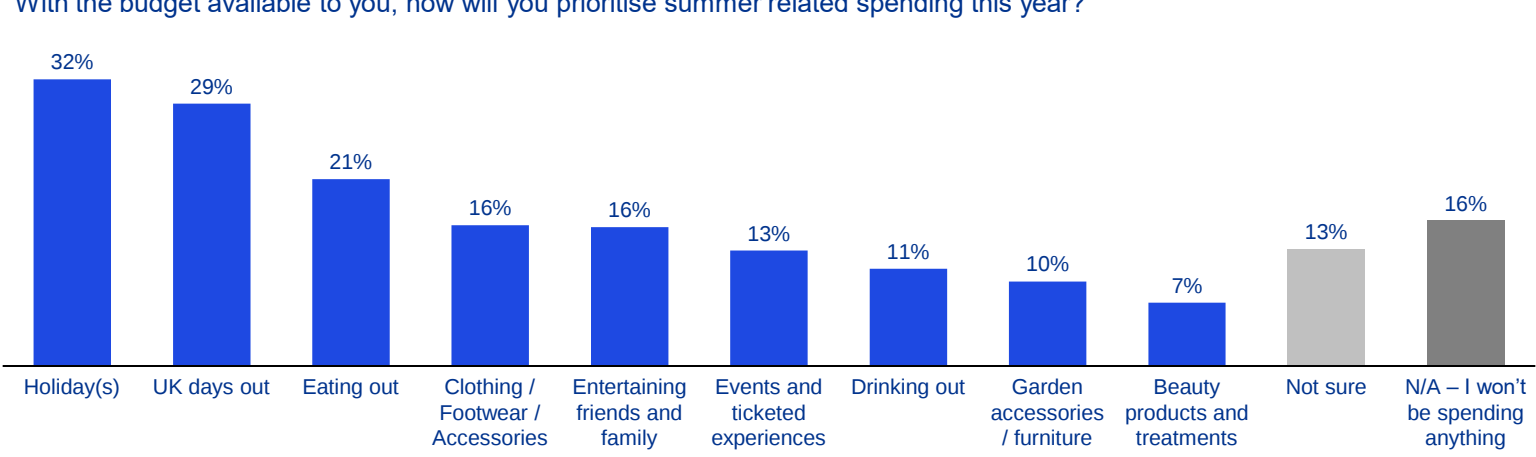
Holidays and home improvements remain the top planned big-ticket purchases for 2025⁽¹⁾

“In the next three months, which, if any, of the following ‘big ticket’ items do you plan to spend on?”



Holidays and day trips likely to be the top priority summer spending for consumers in 2025⁽¹⁾

“With the budget available to you, how will you prioritise summer related spending this year?”



Source: (1) KPMG June Consumer Pulse Survey (n = 3000)

A significant share of consumers plan to prioritise **holidays** in 2025, making it the top big-ticket category. This highlights the continued appeal of **experience-led spending**, even in the face of economic uncertainty.

At the same time, **39% don't plan to spend on any major items**, signalling caution. When spending does occur, it's focused on **everyday upgrades** like **minor home improvements (16%)** and **personal tech (11%)**, rather than larger investments.

~30% of consumers say they'll spend on holidays, while others remain cautious amid cost pressures

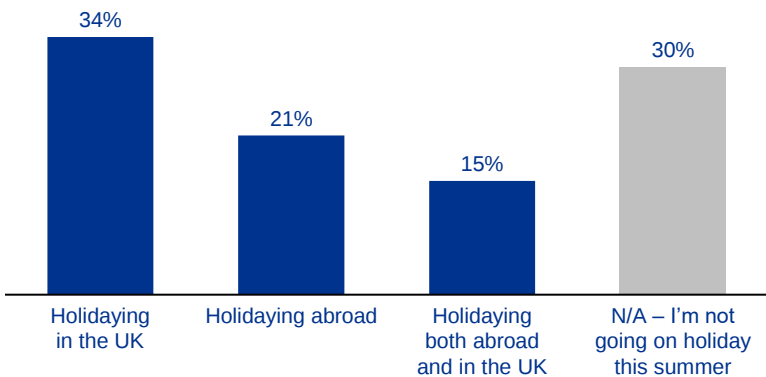
For **summer-related spending**, holidays (32%) and UK day trips (29%) lead the way — showing a strong desire to unwind and enjoy leisure time. **Eating out (21%)** and **entertaining at home (16%)** also rank high, reflecting the value placed on social time and connection.

Still, **16% say they won't be spending anything**, underscoring how financial pressure continues to dampen confidence for a significant segment.

Consumers show a preference for domestic travel amid budget pressures reflecting a value-driven approach to holidaying

Consumers may choose to holiday locally⁽¹⁾

Where would you go on a holiday this summer?



34% of UK consumers plan to holiday within the country this summer, reflecting a strong tilt toward **domestic travel** and potentially lower-cost, more accessible options.

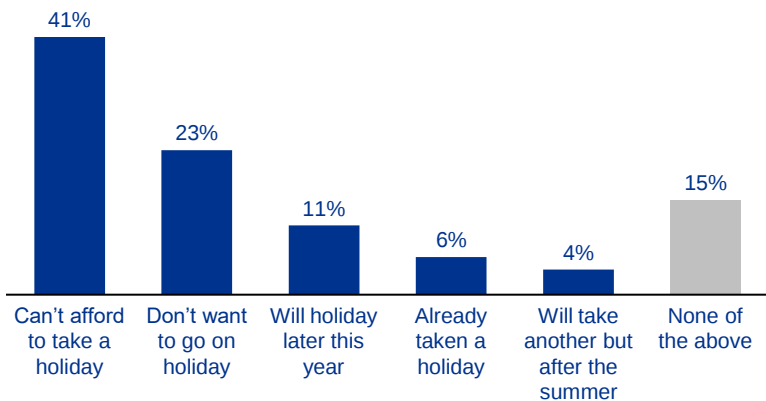
By contrast, 21% expect to travel abroad, likely drawn by **warmer weather**, **competitive deals**, or **budget-friendly packages**.

Meanwhile, **30% say they won't be taking a holiday**, often due to **financial constraints**, **work commitments**, or **lingering health concerns**, underscoring ongoing pressure on household budgets.

Source: (1) KPMG June Consumer Pulse Survey (n = 3000)

Affordability remains a challenge⁽¹⁾

If you are not having a holiday this summer, why is this?



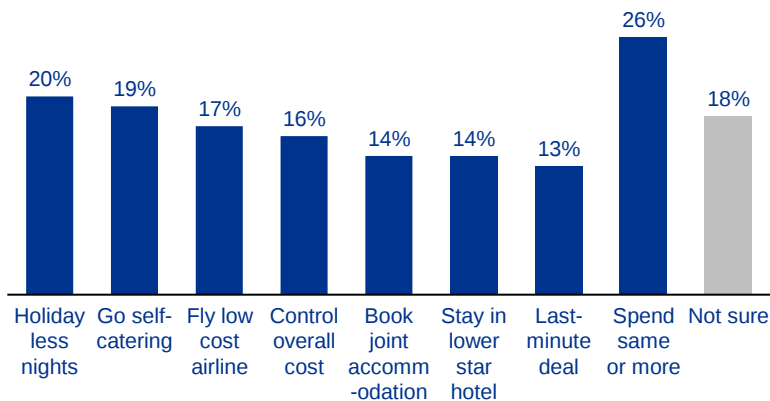
Affordability remains the **biggest barrier** to summer holidays, with 41% saying they simply **can't afford** to take a break; a stark indicator of financial strain.

This reflects broader household pressures, including **rising living costs**, **higher interest rates**, and **stagnant wages**, which continue to impact discretionary spend.

Smaller groups are **delaying their holidays (11%)** or have already taken one (6%), showing how consumers are **carefully managing both time and money** in response to ongoing uncertainty.

Shorter and deal driven holidaying on the rise⁽¹⁾

What will you do to reduce the cost of your summer holiday?



UK consumers are getting **strategic** with their summer spending, from **shorter trips (20%)** to **self-catering stays (19%)**, many are adapting plans to avoid overspending.

Low-cost carriers (17%), **lower-star hotels (14%)**, and **joint bookings (16%)** point to a pragmatic mindset, with many willing to trade frills for **value and flexibility**.

Still, **26% intend to spend the same or more**, showing that while caution is widespread, there remains a confident segment prioritising **quality time and experiences**.

**Looking for
further
insights?**

We can help.



We have used this data set on a number of projects recently to help our clients answer key strategic questions that their businesses are facing

Customer segmentation



Example: identifying different purchasing preferences and behaviours across different consumer demographic dimensions to create distinct consumer segments

Category strategy



Example: highlighting categories your consumer base has an affinity to and strategising how to leverage this (e.g. Marketplace and Retail Media)

Channel strategy

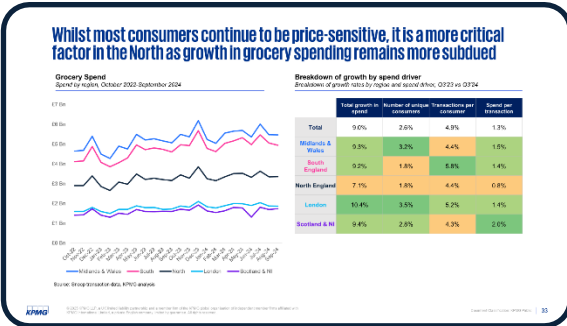
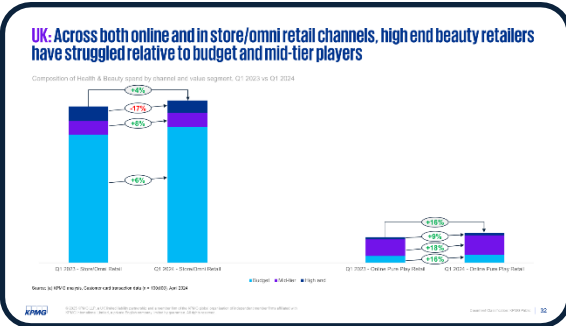
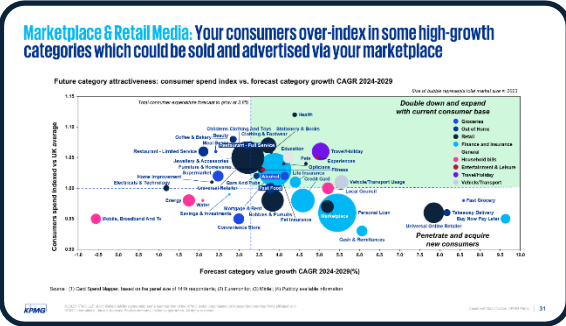
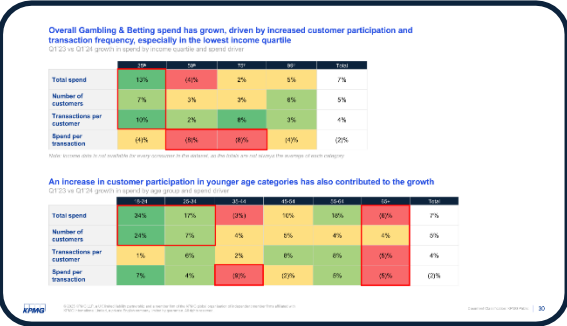


Example: assessing different channel dynamics and consumer behaviour across omni-channel players, digital natives and D2C players

Location strategy



Example: exploring how regional purchasing behaviours vary within and across categories, and translating this into business / operating model implications



Our analysts can use our detailed data sets to help answer your key strategic questions

Insights on the consumer and your customer base

We can use our **extensive data sets** to help you break down your customers into **demographic dynamics by sub-sector**, including by age, income, and regions.

This level of detail allows you to understand the **unique characteristics and preferences of different customer groups**.

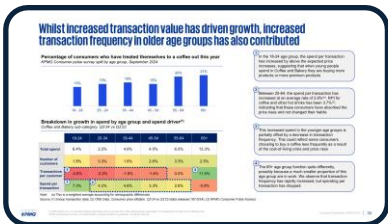
Our **data-driven insights** can help you gain a **deeper understanding of consumer behaviour, identify emerging trends, and anticipate changes** in the market.

Insights on you and your competitors

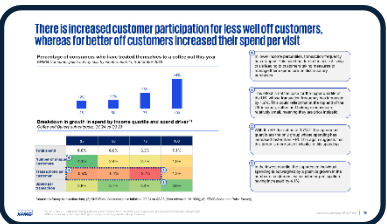
Staying ahead of the competition requires a thorough understanding of the competitive landscape. Our analysts can offer **insights into your competitors' performance, strengths, and weaknesses**.

This information can help you **identify opportunities for differentiation and areas where you can improve your own offerings**.

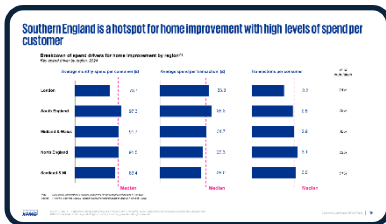
By **analysing market trends and competitor performance**, you can make strategic decisions that **enhance your competitive advantage** and drive business growth.



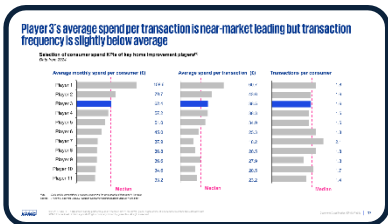
Age



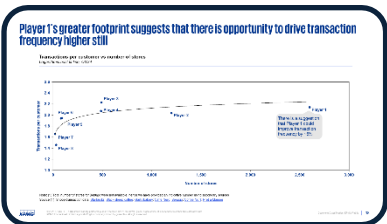
Income



Region



Opportunities vs your competitors



Spend drivers

06

Methodology and additional insights

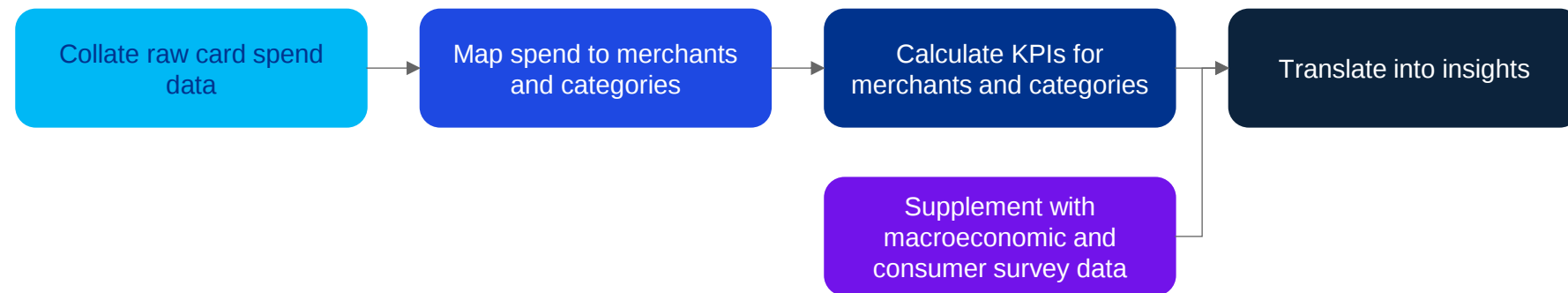


UK consumer spending insights

snoop

- Sample of 135k UK consumer transactions from Q3'23 to Q2'25, scaled to be representative across age, income and region
- Consumer spending, number of transactions and unique consumers for top 2,000 retailers/merchants (by spend)
- Categorised, tracked and evaluated
- Supplemented by KPMG Consumer Polling data: quarterly survey of representative sample of 3k UK consumers
- Consumer spending habits and sentiment in various categories
- Data Version: July 2025

Methodology: Our approach to understanding consumer behaviour



135,000 UK users to create a **nationally representative⁽¹⁾** data set, tracking spend across all their credit / debit cards



Data can be analysed by **region, age and income quartile**



Tracking of top 2,000 merchants who can be analysed individually



Trading **results focus on sales and not margins**, given the nature of the data set



Category mapping is **inferred by type of merchant**, and isn't as effective for merchants selling a wide variety of categories (e.g. marketplaces)



Smaller and more premium merchants, and some demographics sometimes have **small sample sizes**

Note: (1) Base data is scaled up from the sample to be nationally representative. This is done across age, income and regional demographics.

More insights for you

01

Articles written in collaboration with The Grocer; [Personalised Experiences](#), [Cyber Responsibility](#) and [Driving Value through Pricing](#)

Date released: Mar – July 2025

02

[Intelligent Retail; a blueprint for creating value through AI](#)

Date released: Apr 2025

03

[Retail Sales Monitor with the BRC](#)

Monthly update

04

[From data overload to data-driven decisions in Retail](#)

Date released: January 2025

05

[Retail Think Tank – Q3 outlook](#)

Date released: July 2025

06

[European Economic Outlook – June 2025](#)

Date released: June 2025



Want to hear more? Get in touch with our team



Linda Ellett

Industry Lead Consumer,
Retail & Leisure

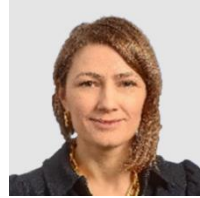
E: linda.ellett@kpmg.co.uk



Will Hawkey

Head of Leisure

E: will.hawkey@kpmg.co.uk



Oxana Miroshnichenko

Consumer and Beauty

The Strategy Group

E: oxana.miroschnichenko@kpmg.co.uk



Simon Harden

Grocery & Food

The Strategy Group

E: simon.harden@kpmg.co.uk



Richard Potter

Out of Home, Travel & Leisure

The Strategy Group

E: richard.potter@kpmg.co.uk



Suzanne Hartnell

Consumer, Retail and Leisure
Sector Marketing and Market
Research

E: suzanne.hartnell@kpmg.co.uk



Sean McGill

Food & Regulated Businesses

The Strategy Group

E: sean.mcgill2@kpmg.co.uk



Hugh Ayling

E-Commerce and Online Retail

The Strategy Group

E: hugh.ayling@kpmg.co.uk



Tom Williamson

Consumer & Retail

The Strategy Group

E: tom.williamson@kpmg.co.uk



Ashley Rolls

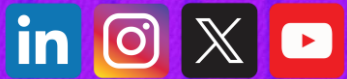
Account Director / Lead Partner

Consumer & Retail Industry

E: ashley.rolls@kpmg.co.uk



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CREATE: CRT162427A | July

